

**Information to identify the case:**

Debtor 1	<b>Brett E Middleton</b>	Social Security number or ITIN	xxx-xx-5056
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	<b>15-20744-ABA</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Brett E Middleton

11/12/20

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Brett E Middleton  
Debtor(s)

Case No. 15-20744-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 2

Date Rcvd: Nov 12, 2020

Form ID: 3180W

Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 14, 2020:

Recip ID	Recipient Name and Address
db	+ Brett E Middleton, 219 Vista Court, Sicklerville, NJ 08081-2907
aty	+ Joel A. Ackerman, Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315
cr	State of New Jersey, Department of Human Services, Division of Family Development, P.O. Box 716, Trenton, NJ 08625-0716
515555796	Camden Cty Probation, Market Street, Camden, NJ 08101
516554610	MIDFIRST BANK, KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 206, Westmont, NJ 08108
515779281	+ MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
515555802	+ Midfirst Bank, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
515555803	Nj Chld Supt, Cn-716, Trenton, NJ 08625
515555804	+ Njsdss-007, P.O. Box 1928, Camden, NJ 08101-1928
515555805	+ No Coast Col, 3700 Montgomery Dr, Santa Rosa, CA 95405-5215
515809539	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State Of New Jersey, Division Of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
515555806	+ Teresa Money, 456 E Chapel Avenue, Cherry Hill, NJ 08034-1311
515555807	+ Triad Financ, 7711 Center Av, Huntington Bea, CA 92647-3069
515756212	+ Wells Fargo Bank, N.A, P.O. Box 45038 MAC Z3057012, Jacksonville, FL 32232-5038

TOTAL: 14

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 12 2020 23:45:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 12 2020 23:45:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515555797	EDI: CAPITALONE.COM	Nov 13 2020 02:13:00	Capital One, PO BOX 30285, Salt Lake City, UT 84130-0285
515555799	+ Email/PDF: creditonebknofications@resurgent.com	Nov 13 2020 00:10:21	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
515555800	+ EDI: AMINFOFP.COM	Nov 13 2020 02:18:00	Fst Premier, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
515555801	+ EDI: HFC.COM	Nov 13 2020 02:13:00	Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
515652361	EDI: IRS.COM	Nov 13 2020 02:13:00	IRS-Bankruptcy Dept, 600 Arch Street, Rm 5200, Philadelphia, PA 19106
515555798	EDI: JPMORGANCHASE	Nov 13 2020 02:13:00	Chase, 800 Brooksedge Blv, Westerville, OH 43081
515701668	Email/PDF: resurgentbknofications@resurgent.com	Nov 13 2020 00:12:06	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
515751160	+ EDI: JEFFERSONCAP.COM		

District/off: 0312-1

User: admin

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Date Rcvd: Nov 12, 2020

Form ID: 3180W

Total Noticed: 25

Nov 13 2020 02:18:00

Premier Bankcard, Llc, c o Jefferson Capital  
Systems LLC, Po Box 7999, Saint Cloud Mn  
56302-7999

515759975 + EDI: WFFC.COM

Nov 13 2020 02:18:00

Wells Fargo Bank, NA, PO Box 5058 MAC  
P6053-021, Portland, OR 97208-5058

TOTAL: 11

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
515828054	*	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
515652362	*P++	STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245, address filed with court., State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 266, Trenton, NJ 08695

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 14, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 12, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK bankruptcynotice@zuckergoldberg.com bkgroup@kmlawgroup.com
Georgette Miller	on behalf of Debtor Brett E Middleton bky@margolisedelstein.com georgettemillerlaw@gmail.com;gmecfmail@gmail.com;dmayberry@georgettemillerlaw.com;smithcr50524@notify.bestcase.com; GNonnenberg@margolisedelstein.com;mcon1@margolisedelstein.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Joshua I. Goldman	on behalf of Creditor MIDFIRST BANK josh.goldman@padgettlawgroup.com bkgroup@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor MIDFIRST BANK rsolarz@kmlawgroup.com

TOTAL: 6